DOCUMENT RESUME

ED 364 708 CE 065 214

AUTHOR Williams, Doris K.
TITLE Providing Residential Care Services for the Elderly. A Home-based Business Handbook. Bulletin No. 738.
INSTITUTION Idaho Univ., Moscow. Cooperative Extension Service.
PUB DATE 92
NOTE 12p.
PUB TYPE Guides - General (050)

EDRS PRICE MF01/PC01 Plus Postage.
DESCRIPTORS Adult Education; Adult Foster Care; Business Administration; *Career Exploration; Careers; Economic Opportunities; Entrepreneurship; Frail Elderly; Group Homes; Long Term Care; *Older Adults; *Personal Care Homes; *Residential Care; Residential Institutions; *Self Employment; *Small Businesses
IDENTIFIERS *Home Based Employment

ABSTRACT

This publication is designed to help individuals or families determine whether their interests, resources, and skills are adequate to establish a small home-based business in residential care services. It discusses first the need for residential care. A discussion of setting up a business considers the following: common characteristics of entrepreneurs, evaluation of suitability of present residence for use as a residential care facility, suggestions for providing care, meeting standards, licensing and certification, cost of care in a residential home, and funding. Some home-based business basics are then addressed--financial planning, food service, business organization, and personnel. A section on finding clients addresses establishing what the business will furnish, selecting clients, and setting policies. Some resources for additional information are suggested. (YLB)

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University of Idaho
Cooperative
Extension System

Bulletin No. 738

ED 364 708

Providing Residential Care Services for the Elderly

A Home-based Business Handbook

Doris K. Williams

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Contents

Introduction 3
Residential Care 3
- A Growing Need and Opportunity 3

Setting Up a Business 4
- Do I Have What It Takes? 4
- Can I Use My Home? 4
- Suggestions for Providing Care 5
- Meeting Standards 6
- Licensing and Certification 6
- What Will Care in a Residential Home Cost? 7
- Funding 7

Home-based Business Basics 7
- Financial Planning 7
- Food Service 8
- Business Organization 8
- Personnel 8

Finding Your Clients 9
- Who Does What? 9
- Selecting Clients 9
- Setting Policies 9

Conclusion 9
Resources 10
Literature Cited 10

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Acknowledgment

The author gives thanks to Grace Wallner of the Ambleside residential care facility in Boise for use of photographs in this publication.

Providing Residential Care Services for the Elderly

A Home-based Business Handbook

Doris K. Williams

The aging of the American population is both a success story and a challenge for the future. By year 2010, the number of older persons will surge dramatically as the post-war baby boom matures. What this means is that in less than 30 years, an aging society will be upon us whether we are prepared for it or not.

Today, options for long-term care of the elderly are limited. When the health of elderly people deteriorates to the point where they need supervision, but placement in a nursing home or hospital is not required, other long-term care arrangements are explored. Traditionally, the family unit has functioned as the primary care-giver. This source of care is rapidly dwindling, however, as divorce rates increase, more women join the work force, and the size of the family unit decreases.

What then becomes of the elderly family member? Ideally, the solution would come in the form of a stimulating, long-term living arrangement with an outside care-giver. Providing care in such environments is the purpose of shelter homes or residential care homes.

This publication is designed to help individuals or families determine whether their interests, resources, and skills are adequate to establish a small home-based business in residential care services. It discusses the need for residential care standards and licensing, and the how-to of setting up a small, home-based business in rural and non-rural areas.

Residential Care

A Growing Need and Opportunity

As the U.S. population shifts, more and more Americans will find themselves confronted with an aging parent requiring care. In cases where medical needs do not demand 24-hour nursing care, help will not come from building bigger and better nursing homes. It will come from developing ways to support a family caring system.

A 1988 inventory of long-term care places (Sirocco 1988) found that, of all types of long-term care facilities, the for-profit homes with 20 beds or less were fewest in number. Interestingly, these residential homes were often the first choice of individuals requiring long-term care. Residential care not only provides a much needed service for the elderly at a lower cost than institutional

In a quality shelter home, all people (owners, residents, and children) living under one roof act as if they are one family. The purpose is not just to make money. Rather, shelter home operators are in a unique position to provide what is best for clients.

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care, but it also provides individuals and families with the opportunity to create new income-producing services that meet the needs of a community in these changing times.

In addition to the benefits of generating new jobs and income, the residential care operator has the satisfaction of knowing that the needs of the elderly are being met.

As a rule, the elderly have a wide range of social and medical needs, declining health, and more often than not, isolated living arrangements. For these individuals, living in a sheltered environment can be beneficial on many levels.

- Residents of residential care homes, living under one roof, feel and act as if they are one family.
- Rather than following a monotonous routine that offers little mental or physical stimulation, residents can share their feelings and gain support from their peers.
- Residents can retain their independence and make their own choices.
- Residents can get outdoors and participate in home and community activities.
- Residents can assist with cooking, cleaning, care of pets, plants, and gardens.

Overall, such an environment provides more freedom and a much less restrictive environment than other long-term care facilities.

Setting Up a Business

An individual thinking of starting any business should first thoroughly evaluate potential benefits as well as limitations.

The success of a small home-based business depends on many factors including service delivery skills, management, and attitudinal competencies. It involves an assessment of both personal and business considerations. While potential benefits include the feeling of accomplishment, independence in defining one's role in life, and hopefully building greater security for one's family, possible disadvantages would include a loss of personal freedom, confinement, and long hours.

Do I Have What It Takes?

Research indicates that successful small business entrepreneurs have some common characteristics. To determine how you measure up, complete the following checklist. Write "Y" if you believe the statement describes you, "N" if it doesn't, and "U" if you can't decide:

___ have a strong desire to be your own boss;

___ have significant specialized business ability based on both education and experience;

___ want to be master of your own financial destiny;

___ have an ability to conceptualize the whole of a business, not just its individual parts, but how they relate to each other;

___ have developed an inherent sense of what is "right" for a business and have the courage to pursue it;

___ have one or both parents who are entrepreneurs, so calculated risk-taking runs in the family;

___ live a life characterized by a willingness and capacity to persevere;

___ possess a high level of energy, sustainable over long hours to make the business successful.

While not every successful home-based business owner starts with "Y" answers to all of these questions, three or four "N"s and "U"s should be sufficient reason for you to stop and give second thought to establishing your own business (Ashley and Arnold 1986).

The questions in Table 1 also may help you evaluate whether you possess the abilities necessary to manage stress and adapt to and enjoy residential care business ownership. While there are no right or wrong answers, the greater the number of "no" answers, the more you need to examine your interest and ability to manage this type of human services business (adapted from Ashley and Arnold 1986).

Can I Use My Home?

To evaluate whether your present residence would be suitable for a residential care facility, you will need to determine if changes will be needed and their costs; if the location is convenient and has adequate parking; if it is accessible to the elderly (e.g., ground floor); if the utilities are adequate; and if the police and fire stations are in close proximity. Evaluate your residence and its location in terms of state and local standards, zoning regulations, fire protection requirements, etc.

Other considerations in evaluating your home include:

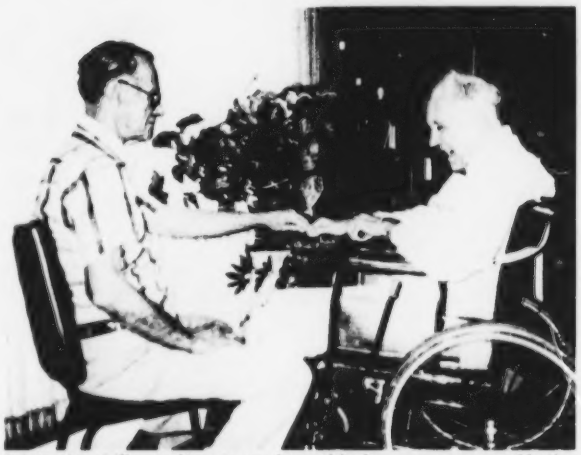
- Describe your facilities (e.g., floor plan, number of bedrooms available, bathrooms, kitchen, laundry, etc.).
- Assess whether the building and room arrangements promote independence and privacy.
- Assess whether you would allow some personal furnishings of the client, such as a favorite chair, to be brought in.
- Assess whether you are willing to install grab bars and handrails in bathrooms and hallways.
- Estimate the number of staff or helpers that would be necessary to maintain your business.
- Write a statement of philosophy for your new business.

- Investigate Idaho standards to assess requirements in areas of zoning, fire protection, etc.

*Suggestions for Providing Care**

1. Make sure a television, radio, and telephone are accessible, as well as books, magazines, reading lamps, call bells, water pitcher and glasses, clocks, and calendars.
2. Avoid stairs and elevated door sills. If these can't be avoided, install a ramp.
3. Make the room colorful and homelike.
4. Bathrooms should be as close to the bedrooms as possible.
5. Eliminate shag carpets, slick floors, and scatter rugs to minimize the potential for falls.
6. Make sure lighting is bright and adequate in each room and in hallways.
7. If your clients are hard of hearing, install an amplifier on the phone and turn the phone buzzer on "loud."

*Source: AARP Handbook 1987.



Interests, skills, and hobbies of the elderly are encouraged in the shelter home environment.

Table 1.

		Yes	No
1.	Do you like to make your own decisions?	____	____
2.	Do you enjoy setting goals and working toward a goal?	____	____
3.	Do you have will power and self-discipline?	____	____
4.	Can you take advice from others?	____	____
5.	Are you adaptable to changing conditions?	____	____
6.	Do you understand that owning your own business may entail working 12 to 16 hours a day, probably 7 days a week?	____	____
7.	Do you have the physical stamina to handle a business?	____	____
8.	Are you prepared to lower your income for several months or years?	____	____
9.	Do you know which skills and areas of expertise are critical to the success of your project?	____	____
10.	Do you have these skills?	____	____
11.	Does your idea effectively use your own skills and abilities?	____	____
12.	Can you find personnel that have the expertise you lack?	____	____
13.	Do you know why you are considering this project?	____	____
14.	Will your project effectively meet your aspirations?	____	____
15.	Do you like working with people?	____	____
16.	Do you like older people?	____	____
17.	Do you like to cook?	____	____
18.	Can you give up some privacy in your home environment?	____	____
19.	Can you tolerate incontinence and/or wandering?	____	____
20.	Can you facilitate social interaction?	____	____
21.	Can you tolerate verbal abuse?	____	____
22.	Can you manage medications?	____	____

8. Install adhesive strips to the bathtub or shower to prevent slipping.
9. Place a bench in the bathtub or shower to facilitate easier use for some clients.
10. Wrist straps can be made for walkers and canes to prevent dropping them.
11. Change door handles to a lever style rather than a knob to facilitate a firmer grip.
12. Use plastic covers to protect a bed if the client is incontinent. Add a mattress pad over the plastic for comfort.
13. Enlarge handles of utensils and tools for those clients who have trouble gripping. Use velcro, foam rubber, etc.

Meeting Standards

In Idaho, a residential care facility is defined as "one or more buildings constituting a facility or residence, operated on either a profit or non-profit basis, for the purpose of providing 24-hour non-medical care for three or more persons not related to the owner, 18 years of age or older, who need personal care or assistance and supervision essential for sustaining activities of daily living or for the protection of the individual." (Sec. 16.03.21010, 55, d., Rules and Regulations, see below.)

Because individuals who benefit from residential care arrangements need supervision and assistance, rather than continuous medical attention, standards are much less complex than those that govern nursing homes.

Idaho standards were revised in 1991 and, even yet, many of the new standards are being debated in the legislature. The most current information is available from the Idaho Department of Health and Welfare Office on Facilities. Ask for a copy of Title 3, Chapter 21, *Rules and Regulations for Residential Care Facilities in Idaho.*

Licensing and Certification

State licensing and certification ensures standardization of the quality of care, and also provides measures by which standards can be monitored.

Idaho requires inspections of residential care facilities at least once a year by Department of Health and Welfare personnel. They may also employ the services of other agencies (e.g., medical, fire, etc.). The annual assessment is usually shared with the State Office of Aging Ombudsman. It is to the benefit of the residential care operator to participate in the annual assessment process and to maintain communication with both the licensing personnel and Ombudsman representative. The Ombudsman is there to act as both a friend and advocate. He or she can help you locate resources and can follow-up with other needs as well.

Care Plans — Idaho regulations also require individual care plans. These are developed to meet the needs of individual clients and are maintained as a normal part of record keeping. Each plan takes into consideration the person's physical, social, and psychological needs and is designed to maintain the person at, or restore him or her to, optimal capacity for self-care.

The Care Plan contains a statement of the situations under which an individual came to live in your home; and it should be updated and signed every six months. Each individual's file should, as a minimum, include this basic information:

- Name and Social Security number
- Physician and dentist names and phone numbers
- Primary contact's name and phone numbers
- Medication information
- Special needs
- Hospital
- Interests
- Favorite or restricted foods
- Brief past history, including birth place, and family history
- Permanent residence if other than the home
- Funeral home information, if available

Opportunity for young and old to interact is one of many reasons to have a shelter home situation.

What Will Care in a Residential Home Cost?

Recent figures indicate that operators charge anywhere from $875 to $1,400 for an elderly client to reside in a residential care home. Variables that influence the cost include:

- single, double, or triple room occupancy
- general economic situation of individuals/communities
- availability of registered nurses, emergency care, or physical therapist
- number and types of services included
- level and quality of social activities
- facilities cost/mortgage situation
- costs of utilities, taxes
- availability of transportation to churches, movies, shopping, etc.

The purpose of the shelter home is, in many instances, to make money to support the family, the older couple, or perhaps a widowed individual. In other cases it is chosen as an income-generating alternative because the homeowner wishes to share an existing home environment or to extend traditional, family-oriented values to others. These values include having the mother remain home as the primary caretaker, serving good meals family-style, and promoting activities that allow young, middle-aged, and older persons to interact and have a concern for each other.

Funding

Funding for residential care home businesses generally comes through private sources. In most cases, individuals or families pay for services rendered, directly or through a trust fund, which is managed by a bank or other financial institution.

Federal funding is also available in the form of veteran's benefits or Medicaid. The Medicaid allotment as of early 1992 was between $686 and $742 per month, depending on the level of licensed care. This unfortunately does not cover residential care home expenses. Operators may, however, accept clients who are receiving medicare, Social Security Insurance and state assistance, or a combination of these, and also require an additional payment from the family. In some states, if the family pays the additional amount directly to the facility, it isn't counted as income and therefore will not affect the client's benefits.

Home-based Business Basics

Financial Planning

One of the first steps in setting up a business is to determine if the idea meets the basic requirements for a successful new project. Does your service provide an unserved need? Does the business serve an existing market in which demand exceeds supply? Can your business successfully compete with existing competition because of an "advantageous situation," such as better price or location?

If you can answer one or more of the questions with a definite "yes," you are on the right track.

Record Keeping — An integral part of financial planning is record keeping. In addition to being used for tax purposes, these records will show the financial status of the business, including how much profit you are making and what decisions need to be made.

The bookkeeping system you use does not have to be elaborate, but it should be simple to use, and easy to understand, as well as reliable, accurate, and up-to-date. One source of information is the Small Business Administration publication, "Recordkeeping Systems" (SBB 15), which is free for the asking. Write U.S. Small Business Administration, P.O. Box 15434, Fort Worth, Texas 76119.

Income — Being a successful shelter home operator means having a return on your business investment as well as a reasonable salary for the time you spend in operating that business. What is the minimum income you require? Are you prepared to earn less income in the initial years? Considering the financial investment required, could you earn more by investing this money or by working for someone else?

Expenses — Determine what the mortgage or rent will be and add these costs to food, utilities, and insurance premiums (Table 2).

Insurance — In a residential care home, business insurance will be one of the most expensive costs. Talk to your insurance agent about insuring against hazards

Shelter homes allow the elderly to stay in the community of their choice and maintain their mental and social well-being.

Table. 2. Resident home model income statement.*

Gross income		Amount
		$72,000
Expenses		
Food	$12,000	
Insurance/attorneys	6,000	
Utilities/maintenance	3,000	
Mortgage	10,000	
Total expenses		31,000
Operating profit		41,000
Other costs	1,200	
Net profit before taxes		39,800
Taxes (state and federal)		9,000
Net profit after taxes		$30,800

*Based on six residential home individuals paying $1,000 per month over one year.

specific to your operation: fire, theft and casualty damage, liability for customers, worker's compensation, and business use of vehicle. Typically, a basic small-business insurance policy offers more extensive coverage than a homeowner's policy.

Taxes — To learn about income tax regarding a home business, write for IRS publication #587, Business Use of Your Home.

Food Service

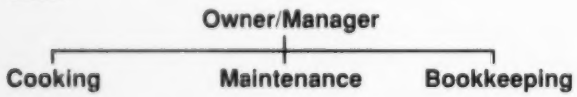
Because eating is still one of the activities that brings a great deal of pleasure to the elderly, food costs rank as one of the highest expenses in residential care homes. It is the social aspect of the meal that draws people together as a family.

Idaho standards require that menus be developed and maintained, and that these be evaluated regularly by a nutritionist. Evaluations can be done by a dietitian or home economics nutritionist. This professional must sign and date the planned menus every 3 months, and the menus must be posted in the facility.

Business Organization

Conceptualization is the key to organization. Begin by deciding what you will call your business and where it will be located. Will the business be a small proprietorship or family business, or will you incorporate or become a partner in the business? Partnerships require written agreements of terms and conditions to avoid later conflicts and to establish legal entities and equities. On the other hand, corporations require charters, articles of incorporation, and by-laws.

Design An Organizational Chart — If you plan to operate a family-run business, an oganizational chart will help identify who will be responsible for which tasks.



- Describe or outline the duties and responsibilities of those responsible for each function: cooking, maintenance, bookkeeping, etc.
- Identify resource individuals such as attorneys, accountants, Area Office of Aging Ombudsman, state offices in charge of standards, etc.
- List other outside resources that are available free of charge.

Personnel

While most small family-run residential care homes or adult foster care businesses fulfill their own staffing needs, other personnel may need to be hired at some point. One or two people, usually a husband/wife team, can care for four to six patients. Beyond this, assistance will probably be needed.

Options for getting respite include: (1) hiring an assistant, (2) periodically employing an outside "respite care" worker, or (3) calling upon other family members to serve in assistant roles.

Respite Care — Respite care provides temporary relief for the caregivers from the demand of in-home patient care. The respite worker acts as a substitute caretaker, and is trained to assume responsibility in the absence of the residential care operator. Individuals hired to provide respite assistance may be available through hospitals or home health agencies. Operators may also hire other independent workers as respite assistants.

Regular Help — Hiring regular help to work specified hours or shifts will require extra effort on your part in terms of supervision, paperwork, and added responsibilities. All employers are required by law to withhold federal and state taxes, Social Security deductions, and unemployment insurance, as well as worker's compensation insurance. The insurance policy for the residential care residence should also provide coverage for the employee in case of injury.

Potential employees should fill out an application and go through the interview process. In this way, the employer will be better able to determine if the personality and skills of the applicant meet the requirements of the job. If hired, the employee should undergo a probationary process, during which he/she will participate in all aspects of day-to-day care of the elderly. This should include all tasks required of an employee including food service and bathing.

Job expectations and benefits should be clearly defined from the start (e.g., hours of employment, benefits, frequency of payment, vacation and sick time).

Registered Nurses — Idaho regulations require a licensed nurse visit once every 30 days. The nurse's responsibility is to monitor the residents' responses to

medications and assure that physicians' orders are current. The nurse will also examine each resident. A report of this visit is provided to the owner of the facility.

Finding Your Clients

Since it is probable that your home will service from two to eight elderly individuals, it is unlikely that it will be difficult to recruit clients. Likely sources of referrals in Idaho are the Area Offices on Aging, local physicians, and hospitals. Here are some recruitment strategies you may want to consider:

- Develop word-of-mouth contacts in social or religious circles. Families or groups you relate to through club or church activities will often know of individuals who could benefit from your shelter home.
- References from medical doctors.
- Network with the Idaho Residential Care Home Owners Association.
- Network with an Office on Aging Ombudsman who understands the local population.
- Advertise in the newspaper and yellow pages.
- Develop flyers and hand-out materials.

Who Does What?

Residential care operators should establish exactly what will be furnished by their business, and make this information clear to prospective clients in a written contract. For example: the shelter home owner may provide laundry services, shampoo, and soap, while the resident or his or her family would be responsible for clothes, personal items, transportation, etc.

In residential care homes, the elderly client is given a quality life style and as much independence as possible.

Selecting Clients

What kind of clients do you want to provide for? Will your criteria include only ambulatory clients who are continent and don't smoke? Perhaps you will want clients that possess good hearing, are reality oriented, can communicate verbally, and can bathe and dress themselves.

Be sure your criteria for selecting clients are realistic and reasonable.

Setting Policies

The policies you set will be instrumental in developing your initial public image. They will also facilitate recruitment and permit the management to function more smoothly. Always be up front with potential clients and their families about your shelter home business policies. All policies should be established in a written format and provided when interest is indicated.

Usually a two-week probationary clause is included in shelter home contracts. This gives the owner an opportunity to determine if there is a match between what the client needs and what the owner has to offer. It also provides a measure for determining if the client's requisites can be fulfilled in a home environment.

Other factors to consider in setting policies could be safety, your own interests, limitations, and legal concerns. Management areas that could be included in policy statements include:

- Rules pertaining to possession and storage of large amounts of money, expensive jewelry, or other valuables.
- Visits of outside family members and friends.
- Conditions under which clients will need to discontinue living in your residential care home. This might include physician's recommendation that the client needs a level of service above what you can provide, or the individual may need to move if he or she is capable of living independently.
- No smoking conditions, based on health and safety factors.
- Probationary periods.

Conclusion

While traditional values, including an interest in caring for others, are still the mainstay of many families today, the need for income supplementation has become an ever-increasing phenomenon.

The most likely candidates for successful residential care ownership are those individuals who, along with having a sincere concern for the elderly, are capable of developing necessary management expertise, and are also willing to modify their home environment to meet residential care standards.

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Resources

Some of your best resources will be located by networking with others who own residential care or adult foster care businesses. One way this can be done is through organized state or area associations. Although long-term care systems or referrals have only recently received broad attention, Idaho has demonstrated a professional approach. Residential care owners in the state have established a strong state organization, the Idaho Residential Care Home Owners Association. It can be contacted by telephone 1-800-457-4722.

Check your telephone directory for other helpful organizations, such as:

- Food and Drug Administration (consumer office)
- American Heart Association
- American Dietetic Association
- American Cancer Society
- Idaho Cooperative Extension System offices (will have resources in training of care for the elderly, for food preparation, and nutrition programs)
- Area Office on Aging (this resource can provide you with numerous and varied resources. The Ombudsman can advocate for you and establish other valuable networking contacts in all areas of working with the elderly)
- Idaho Small Business Development Subcenter, Idaho State University, 2300 N. Yellowstone, Idaho Falls, ID 83401 (telephone toll free: 1-800-658-3829 or in Pocatello 1-800-232-4921)
- Association for Shelter Care Operators
- Foundation for Hospice and Home Care
- National Home Care Council
- U.S. Small Business Administration

For more indepth information and forms necessary for setting up a residential care facility write to: Doris K. Williams, Extension Human Resource and Gerontology Specialist, Margaret Ritchie School of Family and Consumer Sciences, University of Idaho, Moscow, Idaho 83843.

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